

The Honorable: PAMELA S. HOLLIS  
Chapter 7  
Location: Room 644  
Hearing Date: 06/15/2010  
Hearing Time: 10:30

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: ALBRIGHT, CHERI L § Case No. 06-00999  
ALBRIGHT, CHERYL §  
Debtor(s) §

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that KAREN R. GOODMAN, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 South Dearborn Street, Chicago, Illinois 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30 on 06/15/2010 in Courtroom 644, United States Courthouse Courthouse, 219 South Dearborn Street, Chicago, Illinois 60604. If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 05/13/2010

By: /s/KAREN R. GOODMAN  
Trustee

KAREN R. GOODMAN  
Shefsky & Froelich Ltd.  
111 East Wacker Drive, Suite 2800  
Chicago, Illinois 60601-3713  
(312) 527-4000

KAREN R. GOODMAN  
SHEFSKY & FROELICH, LTD  
111 East Wacker Drive  
SUITE 2800  
CHICAGO, IL 60601  
(312) 527-4000

The Honorable:

PAMELA S. HOLLIS

Chapter 7

Location: \_\_\_\_\_ Room 644

Hearing Date: \_\_\_\_\_ 06/15/2010

Hearing Time: \_\_\_\_\_ 10:30

Response Date: \_\_\_\_\_ / /

Chapter 7 Trustee

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: ALBRIGHT, CHERI L

§ Case No. 06-00999

ALBRIGHT, CHERYL

§

§

Debtor(s) \_\_\_\_\_

§

**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

*The Final Report shows receipts of* \$ 79,631.91

*and approved disbursements of* \$ 52,797.65

*leaving a balance on hand of* <sup>1</sup> \$ 26,834.26

Claims of secured creditors will be paid as follows:

Claimant

Proposed Payment

N/A

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant

Fees

Expenses

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

<i>Trustee</i>	<u>KAREN R. GOODMAN</u>	\$ <u>2,500.00</u>	\$ <u>35.50</u>
<i>Attorney for trustee</i>	<u>SHEFSKY &amp; FROELICH LTD.</u>	\$ <u>4,000.00</u>	\$ _____
<i>Appraiser</i>	_____	\$ _____	\$ _____
<i>Auctioneer</i>	_____	\$ _____	\$ _____
<i>Accountant</i>	<u>ALAN D. LASKO</u>	\$ <u>1,644.30</u>	\$ <u>11.24</u>
<i>Special Attorney for trustee</i>	_____	\$ _____	\$ _____
<i>Charges,</i>	<u>U.S. Bankruptcy Court</u>	\$ _____	\$ _____
<i>Fees,</i>	<u>United States Trustee</u>	\$ _____	\$ _____
<i>Other</i>	_____	\$ _____	\$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Attorney for debtor</i> _____	\$ _____	\$ _____
<i>Attorney for</i> _____	\$ _____	\$ _____
<i>Accountant for</i> _____	\$ _____	\$ _____
<i>Appraiser for</i> _____	\$ _____	\$ _____
<i>Other</i> _____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 49,326.55 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 12.3 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>4</u>	<u>Krol, James DDS</u>	<u>\$ 1,196.85</u>	<u>\$ 147.46</u>
<u>5</u>	<u>Recovery Management Systems Corporation</u>	<u>\$ 140.40</u>	<u>\$ 17.30</u>
<u>6</u>	<u>Gary Kurc</u>	<u>\$ 6,270.00</u>	<u>\$ 772.50</u>
<u>7</u>	<u>Amalgamated Bank of Chicago</u>	<u>\$ 2,468.05</u>	<u>\$ 304.08</u>
<u>8</u>	<u>Citibank/ CHOICE</u>	<u>\$ 12,278.35</u>	<u>\$ 1,512.76</u>
<u>9</u>	<u>Unicorp Federal CU</u>	<u>\$ 9,476.19</u>	<u>\$ 1,167.52</u>
<u>10</u>	<u>Atlantic Credit &amp; Finance</u>	<u>\$ 17,496.71</u>	<u>\$ 2,155.68</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The amount of surplus returned to the debtor after payment of all claims and interest is  
\$0.00.

Prepared By: /s/KAREN R. GOODMAN

Trustee

KAREN R. GOODMAN  
111East Wacker Drive  
SUITE 2800  
CHICAGO, IL 60601  
(312) 527-4000

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction  
Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

# Certificate of Service Page 6 of 7

## CERTIFICATE OF NOTICE

District/off: 0752-1  
Case: 06-00999

User: cgreen  
Form ID: pdf006

Page 1 of 2  
Total Noticed: 62

Date Rcvd: May 14, 2010

The following entities were noticed by first class mail on May 16, 2010.

db +Cheri L Albright, PO Box 31, Lansing, IL 60438-0031  
aty +Edwin L Feld, Feld & Korrub, LLC, 29 South LaSalle Street Suite 328, Chicago, IL 60603-1553  
aty +Karen R Goodman, Shefsky & Froelich Ltd, 111 East Wacker Drive, Suite 2800,  
Chicago, IL 60601-4277  
tr +Karen R Goodman, ESQ, Shefsky & Froelich Ltd, 111 East Wacker Drive, Suite 2800,  
Chicago, IL 60601-4277  
10586310 +ACS, 10965 Decatur Road, Philadelphia, PA 19154-3210  
10586312 +AT&T Universal Card, PO Box 6406, The Lakes, NV 88901-6406  
10784407 +Amalgamated Bank, The Bureaus Inc, 1717 Central, Evanston, IL 60201-1590  
10586311 +Amalgamated Bank of Chicago, One West Monroe, Chicago, IL 60603-5384  
10586314 +Atlantic Credit and Finance, PO Box 725069, Atlanta, GA 31139-2069  
10586315 +Bowman, Heintz et al, 8605 Broadway, Merrillville, IN 46410-5598  
10586317 +Capital One, PO Box 790216, Saint Louis, MO 63179-0216  
10586318 +Carson Pirie Scott, PO Box 17633, Baltimore, MD 21297-1633  
10784409 +Carson Pirie Scott, Attn: Judy Goggins, 331 W. Wisconsin Avenue, Milwaukee, WI 53203-2295  
10586319 +Certegy, 11601 Roosevelt Blvd, Saint Petersburg, FL 33716-2202  
10586320 +Citi Cards, PO Box 6077, Sioux Falls, SD 57117-6077  
10784410 +Citi Cards, United Collection Bureau, P O Box 140190, Toledo, OH 43614-0190  
10975847 Citibank/ CHOICE, Exception Payment Processing, P.O. Box 6305, The Lakes, NV 88901-6305  
10586321 +Citifinancial Auto, PO Box 210189, Bedford, TX 76095-7189  
10586323 +Direct TV, PO Box 29079, Glendale, CA 91209-9079  
10586324 +Freedman Anselmo Lindberg and Rappe, PO Box 3228, Naperville, IL 60566-3228  
10586325 Gary Kurc, 16162, S Ellis, South Holland, IL 60473  
10586326 +Haggerty Chevrolet, 425 W Chicago Ave, East Chicago, IN 46312-3204  
10784413 +Household Bank, c/o Management Service Inc, P O Box 1099, Langhorne, PA 19047-6099  
10784414 +Household Bank, c/o NCB, P O Box 1099, Langhorne, PA 19047-6099  
10586327 +Household Bank, PO Box 88000, Baltimore, MD 21288-0001  
10784412 +Household Bank, c/o Atlantic Credit & Finance, P O Box 13386, Roanoke, VA 24033-3386  
10586328 +Household Bank, PO Box 80038, Salinas, CA 93912-0038  
10586329 +Household Credit Services, PO Box 17051, Baltimore, MD 21297-1051  
10784415 J C Penney, P O Box 533, Dallas, TX 75521  
10586330 +J. Krol and Assoc/Ronald Ostojic, 6287 Central Ave, Portage, IN 46368-3725  
10586331 +Jaros, Tittle & O'Toole limited, 20 N Clark Street, Suite 510, Chicago, IL 60602-4364  
10586333 Krol, James DDS, 2645 45th Street, Jerra Square, Highland, IN 46322  
10586334 +Law Offices of Johnson and Johnson, 17450 S Halsted Street, Suite 1 SW,  
Homewood, IL 60430-1939  
10586335 +Management Service Inc, PO Box 1099, Langhorne, PA 19047-6099  
10586336 +Marshall Field's, PO Box 94578, Cleveland, OH 44101-4578  
10784416 +Marshall Fields Credit 741, c/o Dayton Hudson Corp, Guest Credit Mail Stop 3C-K,  
3701 Wayzata Blvd, Minneapolis, MN 55416-3401  
10586337 +Mike Roy, 1848 Lake Street, Whiting, IN 46394-1528  
10586338 +NCB, PO Box 1099, Langhorne, PA 19047-6099  
10586339 +NICOR, PO Box 310, Aurora, IL 60507-0310  
10784417 +Northern Illinois Gas, Attn: Bankruptcy & Collections, P O Box 549, Aurora, IL 60507-0549  
10915883 +Park National Bank, Attn: Mark Eads, Assistant Vice Preside, 11 West Madison,  
Oak Park, Illinois 60302-4203  
10586340 +Pediatric Dentistry of NW Indiana, 2833 Lincoln Street, Highland, IN 46322-1924  
10586341 +Regency Savings Bank, PO Box 3018, Naperville, IL 60566-7018  
10920808 +SMC c/o HSBC Bank Nevada, NA - Carson Pirie Scott, PO Box 19249, Sugar Land, TX 77496-9249  
10586342 +Sears, PO Box 182149, Columbus, OH 43218-2149  
10784418 +Sears, Citi Cards, P O Box 3671, Urbandale, IA 50323-0671  
10586343 +The Bureaus Inc., 1717 Central, Evanston, IL 60201-1590  
10586344 Transouth, PO Box 1437, Minneapolis, MN 55440  
10784419 +Unicorp Federal CU, Bowman, Heintz et al, 8605 Broadway, Merrillville, IN 46410-5598  
10586345 +Unicorp Federal CU, 1703 Calumet Ave, Whiting, IN 46394-1414  
10586346 +United Collection Bureau, PO Box 140190, Toledo, OH 43614-0190  
10586347 +University of Chicago Physicians, PO Box 2139, Bedford Park, IL 60499-2139  
10586348 +Van Ru Credit Corporation, 165 Bishops Way, Ste 129, Brookfield, WI 53005-6215  
10784405 +West Coast Realty, Freedman Anselmo Lindberg and Rappe, P O Box 3228,  
Naperville, IL 60566-3228  
10784406 +West Coast Realty, Jaros, Tittle & O'Toole Limited, 20 N. Clark street, Suite 510,  
Chicago, IL 60602-4364  
10586349 +West Coast Realty, 4685 MacArthur Court, # 300, Newport Beach, CA 92660-8847  
10920293 +West Coast Realty Services Inc, Belmont Default Services, LLC, 9924 Poole Avenue,  
Shadow Hills, CA 91040-1336

The following entities were noticed by electronic transmission on May 14, 2010.

10586313 +E-mail/Text: ACF-EBN@acf-inc.com Atlantic Credit & Finance,  
PO Box 13386, Roanoke, VA 24033-3386  
10586322 +E-mail/Text: legalcollections@comed.com ComEd, Bill Payment Center,  
Chicago, IL 60668-0001  
10784411 +E-mail/Text: legalcollections@comed.com ComEd Company,  
Customer Care Center Building, Attn: Revenue Management Dept, 2100 Swift Drive,  
Oak Brook, IL 60523-1559  
10586332 +E-mail/PDF: gecsed@recoverycorp.com May 15 2010 00:12:12 JC Penney, PO Box 981131,  
El Paso, TX 79998-1131  
10924513 +E-mail/PDF: rmsced@recoverycorp.com May 15 2010 00:12:33  
Recovery Management Systems Corporation, For GE Money Bank, dba WAL-MART,  
25 SE 2nd Ave Ste 1120, Miami FL 33131-1605

TOTAL: 5

District/off: 0752-1  
Case: 06-00999

User: cgreen  
Form ID: pdf006

Page 2 of 2  
Total Noticed: 62

Date Rcvd: May 14, 2010

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

10586316 Bryan Albright  
10784408\* +Capital One, P O Box 790216, Saint Louis, MO 63179-0216

TOTALS: 1, \* 1

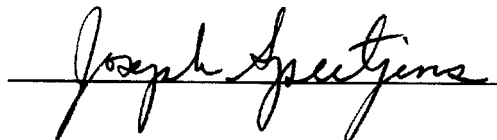
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 16, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.